

The Canada Life Assurance Company



Customer Complaint Handling Procedures

At Canada Life we strive to improve the financial, physical and mental well-being of Canadians. So when complaints arise from time to time, we take them seriously.

First, let us know

If you have a concern regarding one of our financial products or services, please let us know. If you deal with an advisor, he or she may be able to help. Alternatively, please contact one of our customer service representatives for the applicable business area as listed. If this does not resolve your concern, we have outlined additional steps you may choose to take.



Product Type or Business Area	Contact Information
Group products	
Creditor insurance <ul style="list-style-type: none"> • Mortgage insurance • Personal loan insurance • Personal line of credit insurance • Credit card outstanding balance insurance • Commercial loan insurance 	1-800-380-4572 CreditorComplaints@canadalife.com
Direct marketing insurance <ul style="list-style-type: none"> • Group life insurance • Critical illness insurance • Accidental death and dismemberment 	1-800-265-3449 CLDMcomplaints@canadalife.com
Group retirement income plan	1-800-305-1444
Individual products	
Individual life insurance	1-888-252-1847 Outside Canada and the U.S.: 416-597-6981
Individual living benefits <ul style="list-style-type: none"> • Critical illness insurance • Disability insurance 	1-888-252-1847 Outside Canada and the U.S.: 416-597-6981
Individual retirement and investment products	1-888-252-1847 Outside Canada and the U.S.: 416-597-6981 Annuities: 1-877-232-4422

If you are unsure which business area to contact from this list, please call us at 1-866-292-7825.

If you remain dissatisfied, you can escalate your complaint

If you remain dissatisfied, you can ask to have the matter escalated as a complaint within the appropriate business area. You will need to provide details of your complaint using the *What to include with your complaint* list as a guide.

You will receive an acknowledgement of your complaint along with an explanation of the business area's complaint handling process and estimation of when you can expect to hear back from us.

What to include with your complaint

When submitting or escalating a complaint for review, please provide the following:

1. Details of your complaint;
2. All relevant documents related to your complaint;
3. An explanation of why you disagree with our decision or handling, why you are dissatisfied with a product or service or why you are dissatisfied with the response you received;
4. The resolution you are seeking and why you believe this resolution is appropriate; and
5. Your Complaint Tracking Number (if one has previously been provided to you).

This information will help the person reviewing your complaint to fully understand the situation and ensure your concerns are properly addressed.

Speak with the Ombudsman's Office

If your complaint has not been addressed to your satisfaction within the business area, you will be provided with information on how you can submit your complaint to the Ombudsman's Office for a final review. Please note: You need to go through the business area's complaint process before submitting your complaint to the Ombudsman's Office.

To help better serve you, we invite you to complete the *Ombudsman Review Form* to provide all the relevant information at www.canadalife.com/complaints.

You will receive a written response from the Ombudsman's Office within 30 days. If we need more time, we will let you know.

If we are not able to address your complaint to your satisfaction, the Ombudsman's Office will explain the Company's final position in writing and provide you with information about the external resources available to you.

The Canada Life Assurance Company

Ombudsman's Office T 262

255 Dufferin Avenue

London, ON N6A 4K1

Phone: 1-866-292-7825

Fax: 519-435-7679

Email: ombudsman@canadalife.com

External recourse

If you're not satisfied following the Ombudsman Review, you have the option to take your complaint to an external resource.

For residents of Quebec

Autorité des marchés financiers: If you reside in the Province of Quebec, you may request to have your complaint file transferred to the Autorité des marchés financiers, for their review. This request must be put in writing to the Canada Life Ombudsman.

Autorité des marchés financiers
800 square Victoria, 22^e étage
CP 246, Tour de la Bourse
Montréal, QC H4Z 1G3

Phone: 1-877-525-0337

Website: www.lautorite.qc.ca

For all complaints

The OmbudService for Life and Health Insurance (OLHI) is a national independent complaint resolution and information service for consumers of Canadian life and health insurance products and services, including life, disability, employee health benefits, travel and insurance investment products such as annuities and segregated funds.

OmbudService for Life and Health Insurance
401 Bay Street
PO Box 7
Toronto, ON M5H 2Y4

Phone: 1-888-295-8112

Website: www.olhi.ca

For consumer provision complaints

The Financial Consumer Agency of Canada

(FCAC) supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws (or “consumer provisions”).

There are various consumer provisions that apply to financial institutions including the requirement to have a complaint handling procedure in place that is available to the public. The FCAC does not provide compensation or address individual disputes. It will review whether a financial institution has complied with the FCAC requirements.

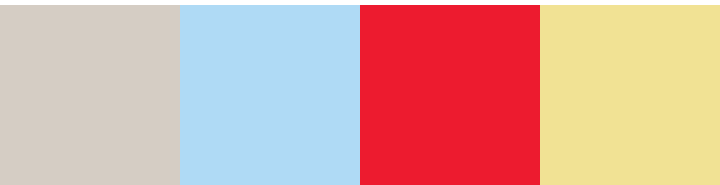
For more information about the FCAC, including a listing of consumer provisions that apply to us, please contact the FCAC directly.

Financial Consumer Agency of Canada
427 Laurier Avenue West, 6th Floor
Ottawa, ON K1R 1B9

Phone: 1-866-461-FCAC (3222)

Website: www.fcac-acfc.gc.ca

These Customer Complaint Handling Procedures apply to the Canadian operations of The Canada Life Assurance Company (the Company). The Chief Compliance Officer for the Company is responsible for the implementation of these Procedures. A customer complaint is an expression of dissatisfaction about a product or service that has been escalated at the request of the customer following a decision or response to the initial concern.



Our commitment to you:

We will address concerns about our financial products and services promptly, fairly and professionally. We value your business and want to ensure you are happy with the service we provide.



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